

Why your credit score is so important.

KNOWING THE IMPACT OF YOUR CREDIT SCORE CAN SAVE YOU TIME AND MONEY.



The higher your credit score, the more likely it is that you'll qualify for a loan. Better credit scores can also earn you lower interest rates, literally saving you thousands of dollars in financing fees over the life of the loan.

Only about 20 percent of Americans have an exceptional credit score, which is anything above 800.* These are people with a stellar credit rating who usually get the best interest rates. On the other hand, 18% of all U.S. consumers have credit scores in the 580-669 range, which means they may not qualify for the home loan they want.

Most credit scores fall between 600-750. Mortgage lenders consider a score of 700 or above to be very good.

Curious where you rate? - **Let's chat!**

CREDIT SCORE CATEGORIES

How do you rate?

Excellent 750 - 850

Good 700 - 749

Fair 650 - 699

Poor 550 - 649

Bad 300 - 549

*Experian Credit Reporting Agency, 10/18

Not intended as credit counseling, accounting or investment advice. Contact your financial representative for more information.

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